

Fill in this information to identify the case:

Debtor 1 John Nisly III

Debtor 2 Nicole L. Nisly
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 20-50403

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Amerifirst Financial Corporation

Court claim no. (if known): 20

Last 4 digits of any number you use to identify the debtor's account: 4 4 0

Date of payment change:
Must be at least 21 days after date of this notice 06/01/2021

New total payment: \$ 897.20
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 398.76 New escrow payment: \$ 367.36

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 4.50% New interest rate: 4.50%

Current principal and interest payment: \$ 529.84 New principal and interest payment: \$ 529.84

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ 928.60 New mortgage payment: \$ 897.20

Debtor 1 John Nisly III
First Name Middle Name Last Name

Case number (if known) 20-50403

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x 

Signature

Date May 5, 2021

Print: Kristi A. Estrada
First Name Middle Name Last Name

Title Asst. General Counsel

Company Amerifirst Financial Corporation

Address 950 Trade Centre Way, Suite 400
Number Street

Kalamazoo MI 49002
City State ZIP Code

Contact phone 269-324-4240

Email bankruptcy@amerifirst.com



000004
NICOLE L NISLY
JOHN NISLY III
541 MINEOLA AVE
AKRON OH 44320

Analysis Date: 03/26/21
Loan Number: XXXXXXXXXX
Borrower Name: NICOLE L NISLY
Co-Borrower Name: JOHN NISLY III
Customer Care: 844-814-7788 (toll-free)
Online Account Access: www.amerifirst.com

Each year Amerifirst reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes, homeowner's insurance premiums, and mortgage insurance premiums (if applicable) on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting June 01, 2021?

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	\$529.84	\$529.84	\$0.00
Escrow	398.76	367.36	-31.40
Total Payment	\$928.60	\$897.20	-\$31.40

- **Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled for submission in June to reflect the new payment listed above. If you are currently set up on ACH draft with Amerifirst, this new amount will automatically take effect with your June payment.

2. What are the most common reasons that my escrow payment may change from year to year?

- A. Increases or Decreases in Amounts Billed** – The amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, homeowner's insurance premiums, and mortgage insurance premiums (if applicable). The information below compares the amounts Amerifirst expected to pay for each item this past year from your escrow account to the actual amounts that were paid. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid	Difference	
CNTY TAX 1ST	\$1,403.70	\$1,142.88	-\$260.82	Decrease
CNTY TAX 2ND	\$1,403.70	\$1,142.88	-\$260.82	Decrease
FHA RBP MIP	\$837.72	\$805.56	-\$32.16	Decrease
HOMEOWNERS I	\$1,140.00	\$1,317.00	\$177.00	Increase
Total Annual Escrow Payments	\$4,785.12	\$4,408.32	-\$376.80	Decrease
Monthly Escrow Payments	\$398.76	\$367.36	-\$31.40	Decrease

- B. Repayment of Escrow Shortage or Surplus** - According to the projections shown in Table 1 on the reverse side, your escrow account will rise above the minimum required balance of \$600.46 in February. This means you have a **surplus** of \$153.27 in your escrow account.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Surplus
\$753.73	minus \$600.46	equals \$153.27

NOTICE FOR BORROWERS IN BANKRUPTCY:

Please be advised that this analysis is an attempt to keep you informed as to the condition of your escrow account. We are aware of your bankruptcy proceedings. This document is being provided for informational purposes only and should not be construed as a demand for payment. In addition, the contractual due date shown may not reflect the current due date under the terms of your bankruptcy plan. Post-petition payments scheduled for payment outside your plan should be paid on their normal due date.

ESCROW SURPLUS SUMMARY

Loan Number: XXXXXXXXXX
Name: NICOLE L NISLY
JOHN NISLY III
Overage Amount: \$153.27

Federal Law requires that any overage of \$50.00 or greater be returned to you within 30 days from the date of the analysis. If your account is current, a check will be mailed to you separately. If your account is delinquent, the overage will be retained until the account becomes current.

Please contact our Customer Care Department at 844-814-7788 with any questions you may have about this amount.

Amerifirst Home Mortgage
950 Trade Centre Way, Suite 400
Kalamazoo, MI 49002-0493

COMING YEAR ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus. Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity.

TABLE 1 - ACCOUNT PROJECTIONS

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Total Balance</u>	<u>Minimum Required</u>	<u>Difference</u>
	Beginning Balance			\$1,654.42		
June	FHA RBP MIP	367.36	67.13	1,954.65	600.46	1,354.19
July	FHA RBP MIP	367.36	67.13	2,254.88	600.46	1,654.42
July	CNTY TAX 2ND	0.00	1,142.88	1,112.00	600.46	511.54
August	FHA RBP MIP	367.36	67.13	1,412.23	600.46	811.77
September	FHA RBP MIP	367.36	67.13	1,712.46	600.46	1,112.00
October	FHA RBP MIP	367.36	67.13	2,012.69	600.46	1,412.23
November	FHA RBP MIP	367.36	67.13	2,312.92	600.46	1,712.46
December	FHA RBP MIP	367.36	67.13	2,613.15	600.46	2,012.69
January	FHA RBP MIP	367.36	67.13	2,913.38	600.46	2,312.92
February	FHA RBP MIP	367.36	67.13	3,213.61	600.46	2,613.15
February	CNTY TAX 1ST	0.00	1,142.88	2,070.73	600.46	1,470.27
February	HOMEOWNERS I	0.00	1,317.00	753.73	600.46	153.27 **
March	FHA RBP MIP	367.36	67.13	1,053.96	600.46	453.50
April	FHA RBP MIP	367.36	67.13	1,354.19	600.46	753.73
May	FHA RBP MIP	367.36	67.13	1,654.42	600.46	1,053.96

**Low Balance used to determine escrow overage or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion (1/6th of the total anticipated annual disbursements) in your escrow account unless your mortgage documents or state law specifies a lower amount. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

TABLE 2 - ESCROW ACTIVITY HISTORY

<u>Month</u>	<u>Description</u>	<u>Payments</u>		<u>Projected Disbursements</u>		<u>Total Balance</u>
<u>History</u>		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
	Beginning Balance					\$562.67
March	FHA RBP MIP	398.76	398.76	69.81	69.81	891.62
April	FHA RBP MIP	398.76	398.76	69.81	0.00 *	1,290.38
April	FHA RBP MIP	0.00	0.00	0.00	68.50 *	1,221.88
May	FHA RBP MIP	398.76	398.76	69.81	0.00 *	1,620.64
May	FHA RBP MIP	0.00	0.00	0.00	68.50 *	1,552.14
June	FHA RBP MIP	398.76	398.76	69.81	0.00 *	1,950.90
June	FHA RBP MIP	0.00	0.00	0.00	68.50 *	1,882.40
June	CNTY TAX 2ND	0.00	0.00	0.00	1,403.70 *	478.70
July	FHA RBP MIP	398.76	398.76	69.81	0.00 *	877.46
July	CNTY TAX 2ND	0.00	0.00	1,403.70	0.00 *	877.46
July	FHA RBP MIP	0.00	0.00	0.00	68.50 *	808.96
August	FHA RBP MIP	398.76	398.76	69.81	0.00 *	1,207.72
August	FHA RBP MIP	0.00	0.00	0.00	68.50 *	1,139.22
September	FHA RBP MIP	398.76	398.76	69.81	0.00 *	1,537.98
September	FHA RBP MIP	0.00	0.00	0.00	68.50 *	1,469.48
October	FHA RBP MIP	398.76	398.76	69.81	0.00 *	1,868.24
October	FHA RBP MIP	0.00	0.00	0.00	68.50 *	1,799.74
November	FHA RBP MIP	398.76	398.76	69.81	0.00 *	2,198.50
November	FHA RBP MIP	0.00	0.00	0.00	68.50 *	2,130.00
December	FHA RBP MIP	398.76	398.76	69.81	0.00 *	2,528.76
December	FHA RBP MIP	0.00	0.00	0.00	68.50 *	2,460.26
January	FHA RBP MIP	398.76	0.00 *	69.81	0.00 *	2,460.26
January	FHA RBP MIP	0.00	0.00	0.00	68.50 *	2,391.76
January	CNTY TAX 1ST	0.00	0.00	0.00	1,142.88 *	1,248.88
January	HOMEOWNERS I	0.00	0.00	0.00	1,317.00 *	-68.12
February	FHA RBP MIP	398.76	797.52 *	69.81	0.00 *	729.40
February	CNTY TAX 1ST	0.00	0.00	1,403.70	0.00 *	729.40
February	HOMEOWNERS I	0.00	0.00	1,140.00	0.00 *	729.40
February	FHA RBP MIP	0.00	0.00	0.00	68.50 *	660.90
March	FHA RBP MIP	0.00	398.76 *	0.00	68.50 *	991.16
April	FHA RBP MIP	0.00	398.76 E	0.00	67.13 E	1,322.79
May	FHA RBP MIP	0.00	398.76 E	0.00	67.13 E	1,654.42

Total Escrow Collected:

\$5,183.88

Total Escrow Paid:

\$4,755.39

* - Indicates a difference from the projected activity in either the amount or date.
E- Indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

UNITED STATES BANKRUPTCY COURT
Northern District of Ohio

In re

John Nisly III
Nicole L. Nisly

Case No. 20-50403

Chapter 13

Debtor(s).

CERTIFICATE/PROOF OF SERVICE

The undersigned hereby states that copies of AmeriFirst Financial Corporation's Notice of Mortgage Payment Change were served upon the following parties, via CM/EFC electronic filing system on May 7, 2021.

PARTIES SERVED:

Keith Rucinski, Trustee
efilings@ch13akron.com

Mark Franklin Graziani, Attorney for Debtor John & Nicole Nisley
mark_graziani@yahoo.com

John & Nicole Nisley
c/o Mark Franklin Graziani, Attorney for Debtor John & Nicole Nisley
mark_graziani@yahoo.com



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